

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

ROYCE B BROWN-REED

Debtor(s)

Case No. 09-48816

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/28/2009.
- 2) The plan was confirmed on 03/31/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/30/2012.
- 5) The case was dismissed on 08/31/2012.
- 6) Number of months from filing to last payment: 29.
- 7) Number of months case was pending: 35.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,766.77.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$5,200.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$5,200.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$253.54
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,653.54**

Attorney fees paid and disclosed by debtor: \$100.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCOUNT RECOVERY SERVICE	Unsecured	1,296.00	NA	NA	0.00	0.00
AFNI/VERIZON	Unsecured	907.00	NA	NA	0.00	0.00
AFNI/VERIZON	Unsecured	275.00	NA	NA	0.00	0.00
AMERICAN COLLECTION	Unsecured	460.00	NA	NA	0.00	0.00
AMERICAN COLLECTION	Unsecured	313.00	NA	NA	0.00	0.00
ARROW FINANCIAL SERVICES	Unsecured	2,527.00	NA	NA	0.00	0.00
ASPEN MASTERCARD	Unsecured	1,125.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	100.00	NA	NA	0.00	0.00
CATON CROSSING COMMUNITY ASS	Secured	1,027.75	1,027.75	1,027.75	1,027.75	0.00
CBE GROUP	Unsecured	2,860.00	NA	NA	0.00	0.00
CBE GROUP	Unsecured	907.00	NA	NA	0.00	0.00
COLLECTION PROFESSIONALS INC	Unsecured	NA	65.05	65.05	0.85	0.00
COLLECTION PROFESSIONALS INC	Unsecured	1,153.00	1,162.49	1,162.49	15.18	0.00
CREDIT MANAGEMENT SERVICES	Unsecured	157.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT SERVICES	Unsecured	390.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	462.00	NA	NA	0.00	0.00
CREDITORS COLLECTION BUREAU	Unsecured	0.00	1,109.00	1,109.00	14.49	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	450.00	NA	NA	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	395.00	NA	NA	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	114.00	NA	NA	0.00	0.00
IC SYSTEM	Unsecured	132.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SERVICE	Unsecured	240.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SERVICE	Unsecured	164.00	NA	NA	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	200.00	NA	NA	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	200.00	NA	NA	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	75.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	1,167.00	1,173.45	1,173.45	15.33	0.00
MIDLAND CREDIT MGMT	Unsecured	1,156.00	1,162.49	1,162.49	15.18	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	120.00	120.00	120.00	1.57	0.00
NATIONAL FITNESS FINANCIAL	Unsecured	821.00	NA	NA	0.00	0.00
NATIONAL RECOVERIES INC	Unsecured	133.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NATIONAL RECOVERIES INC	Unsecured	93.00	NA	NA	0.00	0.00
NORTH AMERICAN CREDIT SVC	Unsecured	549.00	NA	NA	0.00	0.00
NORTH AMERICAN CREDIT SVC	Unsecured	45.00	NA	NA	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	965.00	NA	NA	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	250.00	NA	NA	0.00	0.00
PMAB SRVC	Unsecured	548.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	584.00	584.08	584.08	7.63	0.00
PREMIER BANKCARD/CHARTER	Unsecured	506.00	506.71	506.71	6.62	0.00
RESURGENT CAPITAL SERVICES	Unsecured	462.00	473.50	473.50	6.19	0.00
RJM ACQUISITIONS LLC	Unsecured	1,936.00	1,936.65	1,936.65	25.31	0.00
SALUTE VISA GOLD	Unsecured	1,121.00	NA	NA	0.00	0.00
SFC CENTRAL BANKRUPTCY	Unsecured	1,320.00	1,050.54	1,050.54	13.73	0.00
SILVERLEAF RESORT INC	Unsecured	5,000.00	NA	NA	0.00	0.00
TD AUTO FINANCE LLC	Unsecured	20,000.00	21,513.33	21,513.33	281.10	0.00
THE CASH STORE	Unsecured	1,660.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	8,797.00	8,841.28	8,841.28	115.53	0.00
WELLS FARGO HOME MORT	Secured	2,500.00	0.00	0.00	0.00	0.00
WELLS FARGO HOME MORT	Secured	0.00	0.00	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,027.75	\$1,027.75	\$0.00
<b>TOTAL SECURED:</b>	<b>\$1,027.75</b>	<b>\$1,027.75</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$39,698.57</b>	<b>\$518.71</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,653.54</u>
Disbursements to Creditors	<u>\$1,546.46</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$5,200.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/16/2012

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.